

## INTERACTIVE: Payback

### Part I: Play

Play the game, Payback. As you play, make realistic decisions to keep your debt manageable, and maintain your focus, connections, and happiness. Record your decisions in the **Round #1** column below.

	Round #1	Round #2
What type of school did you choose? Why?		
Living arrangement:		
Will you work? How many hours per week?		
Major, including starting salary & unemployment rate:		
Your final debt amount:		
Your starting salary:		
Your paycheck amount:		
Your estimated monthly student loan payment:		
What percentage of your paycheck is used to pay your student loan debt?		

### Part II: Round Two

Play the game a second time. This time, choose a different scenario. This is your opportunity to see the financial impact of your school type, housing, and other college decisions. Record your decisions in **Round #2** in the chart above.

### Part III: Reflection

1. What two lessons did you learn by playing this game that you could apply to your real life?

2. What were the factors that you considered in choosing a college the first time you played the game? Did that change the second time you played?

3. Did you find it difficult to balance the three factors: happiness, focus, and connections? Describe a decision you made and how it impacted each of these factors.

4. What impact do you think GPA and Extracurriculars might have on the college you attend and how much you will have to pay?

5. If you were the game designer, what are two changes that you would make to the game? Explain why.

6. How did you feel as you saw your student debt grow during the game? Did you make changes later in the game to try and keep your debt more manageable, and if so, what were they?

## ROLEPLAY: Living Paycheck to Paycheck

### Part I: Play the game, Spent.

Go to [playspent.org](http://playspent.org). Click on **Continue to Spent** on right side of the screen to start game. Be sure to answer the questions below as you proceed through the game.

1. How do you feel at the beginning of the game as the facts about your situation flash on the screen? Do you think you can live 30 days with \$1,000 in savings?

2. The first decision you make involves your choice of employment. Which job did you choose? Why?

3. What will be your take-home pay for the month? What is the difference between your gross pay and your take-home pay?

4. What decision did you make about health insurance? Why?

5. Where did you decide to live? What is the relationship between rent costs and travel costs as you move farther away from the city?

6. What is your Total Rental Cost (rent + travel costs)? What percentage of your monthly take-home pay (see Q3) does this represent? In dollar terms, how much do you have left over after you cover your rent and travel costs?

As you progress through the remaining decisions in the game, record answers to the questions below:

7. Which decisions are particularly difficult to make? Think about times you had to say "NO" because you were short on cash or times you said "YES" even though you knew it was going to cost you.

8. Which decisions had unintended consequences you didn't consider before you made the choice? What surprised you?

9. Are any of the facts popping up on the screen surprising or disturbing to you? Which ones?

10. Did you ever reach out to a friend for help? Why or why not?

11. Did you make it through the entire month? If not, what day did you run out of money?

## Part II: Reflection questions

12. Describe your emotional state as you played the game.